

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Robert J. Romano  
Michele A. Romano  
Debtors

Case No. 18-03502-JJT  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 32

Date Rcvd: Dec 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2018.

db/jdb  
5098625 #+Robert J. Romano, Michele A. Romano, 132 Davis Court, Stroudsburg, PA 18360-7611  
5098628 +Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413  
+Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034,  
St Louis, MO 63179-0034  
5098629 +Citibank/Sears, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
5098630 +Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034,  
St Louis, MO 63179-0034  
5101735 Daimler Trust, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011  
5098636 +First Bankcard, P.O. Box 2557, Omaha, NE 68103-2557  
5098637 +First Commonwealth Fcu, 257 Brodhead Rd, Bethlehem, PA 18017-8938  
5098638 +Fnb Omaha, 1620 Dodge St, Omaha, NE 68197-0003  
5098640 +LendingClub, Attn: Bankruptcy, 71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967  
5098642 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
5098643 +RBS Citizens Cc, 1 Citizens Dr., Ms: Rop 15b, Riverside, RI 02915-3035  
5098649 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5098624 +EDI: AMEREXP.COM Dec 11 2018 00:29:00 Amex, Correspondence/Bankruptcy, Po Box 981540,  
El Paso, TX 79998-1540  
5098626 +EDI: CAPIO.COM Dec 11 2018 00:29:00 Capi Partners Llc, Attn: Bankruptcy, Po Box 3498,  
Sherman, TX 75091-3498  
5098627 +EDI: CAPITALONE.COM Dec 11 2018 00:29:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285  
5098631 EDI: WFNNB.COM Dec 11 2018 00:29:00 Comenity Bank/Bon Ton, Attn: Bankruptcy Dept,  
Po Box 18215, Columbus, OH 43218  
5098623 EDI: WFNNB.COM Dec 11 2018 00:29:00 Comenity-Bon Ton, P.O. Box 659450,  
San Antonio, TX 78265-9450  
5098632 +EDI: WFNNB.COM Dec 11 2018 00:29:00 Comenitycapital/bjsclb, Attn: Bankruptcy Dept,  
Po Box 182125, Columbus, OH 43218-2125  
5098633 +EDI: WFNNB.COM Dec 11 2018 00:29:00 Comenitycapital/goodsa, Attn: Bankruptcy Dept,  
Po Box 182125, Columbus, OH 43218-2125  
5098634 +E-mail/Text: bankruptcy.bnc@ditech.com Dec 10 2018 19:45:16 Ditech, Attn: Bankruptcy,  
Po Box 6172, Rapid City, SD 57709-6172  
5098639 +E-mail/Text: bankruptcy@fult.com Dec 10 2018 19:46:03 Fulton Bank, One Penn Square,  
Lancaster, PA 17602-2853  
5098641 +EDI: DAIMLER.COM Dec 11 2018 00:29:00 Mercedes-Benz Financial Services, P.O. Box 685,  
Roanoke, TX 76262-0685  
5099382 +EDI: PRA.COM Dec 11 2018 00:28:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
5098644 +EDI: CITICORP.COM Dec 11 2018 00:29:00 Shell/citi, Attn: Bankruptcy Department,  
701 60th St N, Sioux Falls, SD 57104-0432  
5098645 +EDI: RMSC.COM Dec 11 2018 00:29:00 Synchrony Bank, Attn: Bankruptcy, Po Box 965060,  
Orlando, FL 32896-5060  
5098646 +EDI: RMSC.COM Dec 11 2018 00:29:00 Synchrony Bank/Amazon, Attn: Bankruptcy Dept,  
Po Box 965060, Orlando, FL 32896-5060  
5098647 +EDI: RMSC.COM Dec 11 2018 00:29:00 Synchrony Bank/Lowes, Attn: Bankruptcy Dept,  
Po Box 965060, Orlando, FL 32896-5060  
5098648 +EDI: RMSC.COM Dec 11 2018 00:29:00 Synchrony Bank/Sams Club, Attn: Bankruptcy Dept,  
Po Box 965060, Orlando, FL 32896-5060  
5098635 EDI: USBANKARS.COM Dec 11 2018 00:28:00 Elan Financial Service, Attn: Bankruptcy,  
Po Box 5229, Cincinnati, OH 45201  
5098650 +EDI: WFFC.COM Dec 11 2018 00:28:00 Wells Fargo Jewelry Advantage, Attn: Bankruptcy,  
Po Box 10438, Des Moines, IA 50306-0438  
5098651 +EDI: CAPITALONE.COM Dec 11 2018 00:29:00 Worlds Foremost Bank N, Attn: Bankruptcy,  
4800 Nw 1st St, Lincoln, NE 68521-4463

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

5103620 Nationstar Mortgage LLC d/b/a Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, Texas  
cr\* +Daimler Trust, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 12, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor The Bank of New York Mellon Trust Company, N.A., et al. bkgroup@kmlawgroup.com  
John J Martin (Trustee) pa36@ecfcbis.com, trusteeemartin@martin-law.net  
Kevin S Frankel on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pa-bk@logs.com  
Scott M. Amori on behalf of Debtor 2 Michele A. Romano afr@epix.net, smamori@amoriandassociates.com  
Scott M. Amori on behalf of Debtor 1 Robert J. Romano afr@epix.net, smamori@amoriandassociates.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**Debtor 1 **Robert J. Romano**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4063**

EIN ---

Debtor 2 **Michele A. Romano**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2475**

EIN ---

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:18-bk-03502-JJT****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Robert J. Romano

Michele A. Romano

**By the  
court:**December 10, 2018Honorable John J. Thomas  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**